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Atty. Docket: 58628.000002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Myron SPEARS

Serial No.: 09/933,141

Filed: August 21, 2001

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Art Unit: 2161

Examiner: Unassigned

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Technology Center 2100

For: SYSTEM AND METHOD FOR PROVIDING ONLINE MANAGEMENT
OF MEDICAL SAVINGS ACCOUNTS AND BENEFITS

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully requests consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

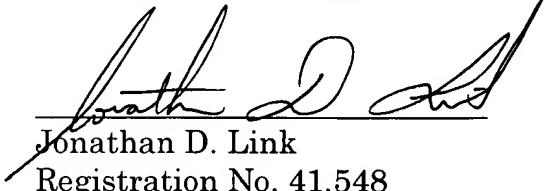
Applicant respectfully requests that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

Applicant's submission of this Information Disclosure Statement (IDS) shall not be construed as an admission that the cited references are prior art to the present invention, or that the cited references qualify as printed publications. The submission of this IDS also shall not be construed as a representation that a prior art search has been performed.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,
HUNTON & WILLIAMS

Date: 06 FEB 2002


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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

| | |
|------------------------|-----------------|
| Application Number | 09/933,141 |
| Filing Date | August 21, 2001 |
| First Named Inventor | Myron SPEARS |
| Group Art Unit | 2161 |
| Examiner Name | Unassigned |
| Attorney Docket Number | 58628.000002 |

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U.S. PATENT DOCUMENTS

| Examiner Initials * | Cite No. ¹ | U.S. Patent Document | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
|---------------------|-----------------------|----------------------|-----------------------------------|---|--|---|
| | | Number | Kind Code ² (if known) | | | |
| | U1 | 6,032,136 | | Brake, Jr. et al. | 02-29-2000 | |
| | U2 | 6,044,352 | | Deavers | 03-28-2000 | |

FOREIGN PATENT DOCUMENTS

| Examiner Initials * | Cite No. ¹ | Foreign Patent Document | | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ₆ |
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|---------------------|-----------------------|---|----------------|
| | P1 | American Health Value, printed 3/23/200, 67 pages, < http://www.americanhealthvalue.com/main.html > | |

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| Examiner Signature | | Date Considered | |
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